

AMENDMENTS TO THE CLAIMS:

Please cancel claims 11 and 25 without prejudice.

Please amend claims 1, 10, 15, 24, and 31 as indicated below.

A listing of the status of all claims 1-34 in the present patent application is provided below.

1. (Currently Amended) A method for processing payment products, the method comprising the steps of:
 - receiving a mail item comprising a payment product at a mail facility;
 - identifying a routing code associated with the mail item;
 - routing the mail item to a payment processing system, based at least in part on the routing code;
 - at the payment processing system, extracting the payment product from the mail item;
 - electronically transmitting payment data associated with the payment product to an intended recipient for processing, wherein the intended recipient determines an appropriate clearing path based at least in part on a type of the payment product; and
 - destroying the payment product at the payment processing system.
2. (Original) The method of claim 1, wherein the routing code comprises a zip code.
3. (Original) The method of claim 1, wherein the routing code comprises one or more of an address, a post office box identifier, and a tracking code.
4. (Original) The method of claim 1, wherein the routing code comprises a combination of numbers and letters.

5. (Original) The method of claim 1, wherein the payment processing system is located at the mail facility.

6. (Original) The method of claim 1, wherein the payment data comprises a portion of the payment product that is scanned for electronic transmission.

7. (Original) The method of claim 1, wherein the payment data comprises a scanned image of the payment product.

8. (Original) The method of claim 1, wherein one or more items associated with the payment product are electronically transmitted with the payment product.

9. (Original) The method of claim 8, wherein the one or more items comprise one or more of remittance advice, a coupon, a statement and accounts receivable data.

10. (Currently Amended) The method of claim 1, wherein the intended recipient identifies ~~a payment~~ the type of payment product based on the payment data.

11. (Cancelled)

12. (Original) The method of claim 1, wherein the appropriate clearing path comprises one or more of automated clearing house, image replacement document and image exchange channels.

13. (Original) The method of claim 1, wherein the mail item is not sent into a regular mail channel.

14. (Previously Presented) The method of claim 1, wherein the payment product comprises one or more of a consumer check, corporate check, cashier check, and money order.

15. (Currently Amended) A computer implemented system for processing payment products, the computer implemented system comprising:

a mail module that receives a mail item comprising a payment product at a mail facility, identifies a routing code associated with the mail item; and routes the mail item based at least in part on the routing code; ~~and~~

a payment processing system that receives the mail item, extracts the payment product from the mail item; electronically transmits payment data associated with the payment product to ~~an intended recipient for processing~~; and destroys the payment product at the payment processing system; and

a central processing engine that electronically receives the payment data associated with the payment product and determines an appropriate clearing path based at least in part on a type of the payment product.

16. (Original) The system of claim 15, wherein the routing code comprises a zip code.

17. (Original) The system of claim 15, wherein the routing code comprises one or more of an address, a post office box identifier, and a tracking code.

18. (Original) The system of claim 15, wherein the routing code comprises a combination of numbers and letters.

19. (Original) The system of claim 15, wherein the payment processing system is located at the mail facility.

20. (Original) The system of claim 15, wherein the payment data comprises a portion of the payment product that is scanned for electronic transmission.

21. (Original) The system of claim 15, wherein the payment data comprises a scanned image of the payment product.

22. (Original) The system of claim 15, wherein one or more items associated with the payment product are electronically transmitted with the payment product.

23. (Original) The system of claim 22, wherein the one or more items comprise one or more of remittance advice, a coupon, a statement and accounts receivable data.

24. (Currently Amended) The system of claim 15, wherein the ~~intended recipient~~ central processing engine identifies ~~a payment~~ the type of payment product based on the payment data.

25. (Cancelled)

26. (Original) The system of claim 15, wherein the appropriate clearing path comprises one or more of automated clearing house, image replacement document and image exchange channels.

27. (Original) The system of claim 15, wherein the mail item is not sent into a regular mail channel.

28. (Previously Presented) The system of claim 15, wherein the payment product comprises one or more of a consumer check, corporate check, cashier check, and money order.

29. (Cancelled)

30. (Cancelled)

31. (Currently Amended) An article of manufacture for check processing comprising:

at least one processor readable storage medium; and

instructions stored on the at least one processor readable storage medium;

wherein the instructions are configured to be readable from the at least one processor readable storage medium by at least one processor and thereby cause the at least one processor to operate so as to control a method for processing payment products, the method comprising the steps of:

receive a mail item comprising a payment product at a mail facility;

identify a routing code associated with the mail item;

route the mail item to a payment processing system, based at least in part on the routing code;

at the payment processing system, extract the payment product from the mail item;

electronically transmit payment data associated with the payment product to an intended recipient for processing, wherein the intended recipient determines an appropriate clearing path based at least in part on a type of the payment product; and

destroy the payment product at the payment processing system.

32. (Previously Presented) The method of claim 1, wherein the mail facility is a local post office and the payment processing system is within or proximate to the local post office.

33. (Previously Presented) The system of claim 15, wherein the mail facility is a local post office and the payment processing system is within or proximate to the local post office.

34. (Previously Presented) The article of manufacture of claim 31, wherein the mail facility is a local post office and the payment processing system is within or proximate to the local post office.